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United States Bankruptcy Court Northern District of Illinois						Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Wiegman, Richard E								Name of Joint Debtor (Spouse) (Last, First, Middle): Wiegman, Gail L			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
	gits of Soc. one, state all)		vidual-Taxp	oayer I.D.	(ITIN) No./	Complete E	(if mo	our digits or than one, s	state all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto keshore	or (No. and	Street, City,	and State)		ZIP Code	Street 22 Lir		f Joint Debtor hore	r (No. and St	zIP Code
	Residence or	of the Prin	cipal Place	of Busines		60046		•	ence or of the	Principal Pl	ace of Business:
Lake Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		La Maili		of Joint Debt	tor (if differe	nt from street address):
					Г	ZIP Code	;				ZIP Code
Location of (if different				or							<u> </u>
See Exh	(Form of C (Check nal (includes ibit D on pa ition (include thip	ge 2 of this es LLC and	form. LLP)	Sing in 1 Rail Stoo	(Checlustrian (C	eal Estate as 101 (51B)		☐ Chapt☐	the 1 der 7 der 9 der 11 der 12	Petition is Fi	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding
	f debtor is not s box and stat			und	Tax-Exe	of the Unite	le) ganization ed States	defined	are primarily cod in 11 U.S.C. steed by an indivional, family, or	(Check consumer debts, § 101(8) as idual primarily	business debts.
■ Full Fili	ing Fee attac	U	ee (Check o	ne box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C. § 101(51D).
☐ Filing For attach sing is unable	ee to be paid igned applic e to pay fee fee waiver re igned applic	d in installm ation for the except in in	e court's constallments.	sideration Rule 1006 chapter 7 i	certifying to (b). See Offindividuals	hat the deb cial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent I) are less that with this petition were solicity	or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.
■ Debtor e	Administrates that estimates that estimates that lill be no fund	at funds will at, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT USE ONLY
	Number of C		200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000	1	
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion		-	
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official For	m 1)(1/08)	Page 2 01 49	Page 2
Voluntar	y Petition	Name of Debtor(s): Wiegman, Richard E	
(This page mu	st be completed and filed in every case)	Wiegman, Gail L	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	lditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		thibit B I whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice June 19, 2008
		Watthew W. Miverto #0204-	101
Yes, and No.	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	nibit D ch spouse must complete and attach a	
If this is a joi			
EXIIIOIU			
	Information Regardin (Check any ap	_	
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse	
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	nt in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
_	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to	for possession, after the judgment for	possession was entered, and
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	•	0 11
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1)(1/08) **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Wiegman, Richard E Wiegman, Gail L

Signatures

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard E Wiegman

Signature of Debtor Richard E Wiegman

X /s/ Gail L Wiegman

Signature of Joint Debtor Gail L Wiegman

Telephone Number (If not represented by attorney)

June 19, 2008

Date

Signature of Attorney*

X /s/ Matthew W. Kiverts

Signature of Attorney for Debtor(s)

Matthew W. Kiverts #6284437

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

June 19, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	7
- 2	٩
_	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Wiegman Gail L Wiegman		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Richard E Wiegman Richard E Wiegman
Date: June 19, 2008

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Wiegman Gail L Wiegman		Case No.	
		Debtor(s)	Chapter	13
		`,	•	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit
counseling agency approved by the United States trustee or bankruptcy administrator that outlined the
opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a
certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of
any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Gail L Wiegman Gail L Wiegman
Date: June 19, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Wiegman,		Case No		
	Gail L Wiegman				
•		Debtors	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	199,000.00		
B - Personal Property	Yes	4	57,757.38		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		133,191.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		15,050.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,274.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,025.00
Total Number of Sheets of ALL Schedules		22			
		otal Assets	256,757.38		
			Total Liabilities	148,241.37	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Wiegman,		Case No	
	Gail L Wiegman			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,274.00
Average Expenses (from Schedule J, Line 18)	3,025.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,250.83

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,234.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		15,050.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		16,284.37

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B6A (Official Form 6A) (12/07)

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at Location: 2207 Lakeshore; Lindenhurst, IL 60046	fee simple	-	199,000.00	118,332.00

Sub-Total > 199,000.00 (Total of this page)

Total > 199,000.00

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B6B (Official Form 6B) (12/07)

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial	Che	ecking account with State Bank of the Lakes	J	300.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Che	cking account with State Bank of the Lakes	W	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Χ			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miso	cellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Use	d books, dvds, cds	J	75.00
6.	Wearing apparel.	Pers	sonal Used Clothing	-	350.00
7.	Furs and jewelry.	Mise	c. costume jewlery / wedding ring	J	750.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Flex Dea	mers New World Life Insurance kible Universal Life Insurance Policy hth Benefits of \$100,000 render value of \$3,064.90	W	3,064.90
		Univ Dea	erican National Insurance Company versal Life Insurance Policy Ith Benefit of \$50,000 h Surrender Value of \$1,604.64	Н	1,604.64
			Γ)	Sub-Tota Fotal of this page)	al > 7,444.54

³ continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Richard E Wiegman,
	Gail I Wiegman

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name e issuer.	each X			
11. Interests in an education IRA a defined in 26 U.S.C. § 530(b)(under a qualified State tuition as defined in 26 U.S.C. § 529(Give particulars. (File separat record(s) of any such interest(state of the separat record(s)) of the separat record(s) of the s	(1) or plan b)(1). ely the			
12. Interests in IRA, ERISA, Keogother pension or profit sharing plans. Give particulars.	, , .	Plan through employer - 100% exempt of \$3,301.63 as of 12/31/07	W	3,301.63
plans. Give particulars.		Plan through employer - 100% exempt of \$25636.21 as of 1/4/08	н	25,636.21
 Stock and interests in incorpor and unincorporated businesses Itemize. 				
14. Interests in partnerships or join ventures. Itemize.	nt X			
 Government and corporate boand other negotiable and nonnegotiable instruments. 	nds X			
16. Accounts receivable.	Χ			
 Alimony, maintenance, support property settlements to which debtor is or may be entitled. Granticulars. 	the			
18. Other liquidated debts owed to including tax refunds. Give pa	rticulars. Debtor	mic Stimulus Check rs expect to receive \$1200.00 rs have not received check yet	J	1,200.00
19. Equitable or future interests, li estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	he			
 Contingent and noncontingent interests in estate of a deceder death benefit plan, life insuran policy, or trust. 	ıt,			
			Sub-Tota (Total of this page)	al > 30,137.84

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Richard E Wiegman,
	Gail L Wiegman

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
c ta d	Other contingent and unliquidated claims of every nature, including ax refunds, counterclaims of the lebtor, and rights to setoff claims. Give estimated value of each.	X			
iı	Patents, copyrights, and other ntellectual property. Give particulars.	X			
g	Licenses, franchises, and other general intangibles. Give particulars.	X			
c ii § b o tl	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
	Automobiles, trucks, trailers, and other vehicles and accessories.	196,000 r	a 4Runner, miles, \$6,550.00 per NADA	-	6,550.00
		05 Saturr 15,000 m Value of S		J	13,625.00
26. E	Boats, motors, and accessories.	Х			
27. A	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	Х			
29. N	Machinery, fixtures, equipment, and supplies used in business.	X			
30. I	nventory.	Χ			
31. A	Animals.	Χ			
	Crops - growing or harvested. Give particulars.	Χ			
	Farming equipment and mplements.	X			
			(Sub-Total of this page)	al > 20,175.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > 0.00 (Total of this page)

Total >

57,757.38

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B6C (Official Form 6C) (12/07)

In re	Richard E Wiegman,
	Gail L Wiegman

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at Location: 2207 Lakeshore; Lindenhurst, IL 60046	735 ILCS 5/12-901	30,000.00	199,000.00
Checking, Savings, or Other Financial Accounts, Cert Checking account with State Bank of the Lakes	rificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Checking account with State Bank of the Lakes	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles Used books, dvds, cds	735 ILCS 5/12-1001(b)	75.00	75.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	350.00	350.00
<u>Furs and Jewelry</u> Misc. costume jewlery / wedding ring	735 ILCS 5/12-1001(b)	750.00	750.00
Interests in Insurance Policies Farmers New World Life Insurance Flexible Universal Life Insurance Policy Death Benefits of \$100,000 Surrender value of \$3,064.90	215 ILCS 5/238	3,064.90	3,064.90
American National Insurance Company Universal Life Insurance Policy Death Benefit of \$50,000 Cash Surrender Value of \$1,604.64	215 ILCS 5/238	1,604.64	1,604.64
Interests in IRA, ERISA, Keogh, or Other Pension or 401(k) Plan through employer - 100% exempt Value of \$3,301.63 as of 12/31/07	Profit Sharing Plans 735 ILCS 5/12-704	3,301.63	3,301.63
401(k) Plan through employer - 100% exempt Value of \$25636.21 as of 1/4/08	735 ILCS 5/12-704	25,636.21	25,636.21
Other Liquidated Debts Owing Debtor Including Tax Fi Economic Stimulus Check Debtors expect to receive \$1200.00 Debtors have not received check yet	Refund 735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 99 Toyota 4Runner, 196,000 miles, Value of \$6,550.00 per NADA	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	4,800.00 1,750.00	6,550.00

Total: 74,132.38 243,132.38

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6D (Official Form 6D) (12/07)

In re	Richard E Wiegman,
	Gail L Wiegman

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUI	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx0002			Opened 12/16/04 Last Active 1/31/08	T	D A T E D			
Alliant Credit Union 11545 W Touhy Ave Chicago, IL 60666		J	PMSI 05 Saturn Vue 15,000 miles Value of \$13625 per NADA Value \$ 13,625.00				14,859.00	1,234.00
Account No. xxxxxxxxx9544			Opened 12/10/04 Last Active 10/10/07				·	·
Wells Fargo Hm Mortgag 7495 New Horizon Way Frederick, MD 21703		J	Mortgage Real Estate located at Location: 2207 Lakeshore; Lindenhurst, IL 60046 Value \$ 199,000.00				118,332.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
_0 continuation sheets attached			(Total of t		tota pag		133,191.00	1,234.00
			(Report on Summary of Sc		ota lule		133,191.00	1,234.00

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B6E (Official Form 6E) (12/07)

•			
In re	Richard E Wiegman,	Case No	
	Gail L Wiegman		
_		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible rela of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fede Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Richard E Wiegman, Gail L Wiegman		Case No.	
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLA	O AIM L	024-20ш2	UNLIQUIDAT	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx0001			Opened 11/12/98		T	TED		
Alliant Credit Union 11545 W Touhy Ave Chicago, IL 60666		Н	Automobile	_		D		0.00
Account No. xxxxxxxxxxxxx0483		\vdash	Opened 11/01/87 Last Active 2/01/01					0.00
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		H	CreditCard					0.00
Account No. xxxxxxxxxxxxxx6891 American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		v	Opened 4/01/99 Last Active 5/01/01 CreditCard					
A			On and 40/04/07 1 and 40/04/00					0.00
Account No. xxxxxxxxxxxxxxx2412 American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		J	Opened 10/01/87 Last Active 10/01/00 CreditCard					0.00
			(To	Su otal of th		ota oag		0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx6291			Opened 4/01/99	Т	T E D	1	
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		W	CreditCard				0.00
Account No. xxx0522	t		Opened 7/28/05 Last Active 12/13/05	+	+	T	
Amsher Collection Serv 1816 3rd Ave N Birmingham, AL 35203		Н	Collection T-Mobile				0.00
Account No. xxxxxxxxx3272	╁		Opened 2/10/99 Last Active 8/07/02	+	+		0.00
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		w	CheckCreditOrLineOfCredit				4,773.00
Account No. xxxxxx4836	1		Opened 1/23/97 Last Active 8/01/02		+	\vdash	
BP Oil / Citibank Attn: Bankruptcy Po Box 20363 Kansas City, MO 64195		J	CreditCard				0.00
Account No. WI0010	+		Dental Debt	+	+	\vdash	
Brian P. Danielewicz, D.D.S., Ltd. 424 Lake St. Antioch, IL 60002		W					
							1,358.37
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			6,131.37

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	1	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	ND LAIM ΓE.	ONFLNGEN	NL - QU - DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx0273			Opened 11/01/02 Last Active 9/01/07		Ť	TED		
Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532		Н	Collection 01 Hid Project Line	_		D		0.00
Account No. xxxxxxxx1397			Opened 5/14/03 Last Active 12/11/07					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		w	CreditCard					3,484.00
Account No. xxxxxxxx1270	┢		Opened 5/10/03 Last Active 12/11/07					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	=	Н	CreditCard					3,116.00
Account No. x9546	t		Opened 3/07/05 Last Active 1/01/06					
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		w	Collection Gurnee Radiology Center					0.00
Account No. xxxxxxxx0805	f		Opened 11/11/96 Last Active 4/01/01					
Chase Chase CC Srvs/Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		W	CreditCard					0.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sı	ıbt	ota	1 <u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(1	Total of th				6,600.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

GDED ITODIG NAME	С	Hu	sband, Wife, Joint, or Community		СО	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M	OZ H _ Z G W Z	NL QU L DA		AMOUNT OF CLAIM
Account No. xxxxxxxxxx8276			Opened 11/16/98 Last Active 7/01/03		Т	TED		
Chase 201 N Central Ave Floor 11 Phoenix, AZ 85004		J	InstallmentLoan					0.00
Account No. xxxxxxxx4612	┢		Opened 7/01/95 Last Active 8/01/02					
Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153		W	CreditCard					0.00
Account No. xxxxxxxxxxx0586	┢		Opened 5/17/00 Last Active 8/07/01					0.00
Conseco Finance Po Box 6154 Rapid City, SD 57709		Н	ChargeAccount					0.00
Account No. xxxxxxxxxxx0586	-		Opened 5/01/00 Last Active 8/01/02					0.00
Conseco Finance Po Box 6154 Rapid City, SD 57709	-	Н	Unsecured					0.00
Account No. xxxxxxxxxxx2926	\vdash		Opened 8/01/97 Last Active 8/30/02				H	3.00
Elan Financial Service Po Box 790084 Saint Louis, MO 63179		Н	CreditCard					28.00
Sheet no. 3 of 7 sheets attached to Schedule of				C.	lib ^t	ota		25.00
Creditors Holding Unsecured Nonpriority Claims			(То	tal of th				28.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

CREDITORIC MAME	С	Hu	sband, Wife, Joint, or Community			J D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H M J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C		D I S P UT E D	AMOUNT OF CLAIM
Account No. xx5733			Opened 3/30/90	1	- T		
GEMB / JC Penny Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza Building 300 Alpharetta, GA 30005		W	ChargeAccount				0.00
Account No. xxxxxx0811	╁		Opened 6/01/99 Last Active 5/01/04	+	+	+	
Hfc - Usa/Beneficial Pob 1547 Chesapeake, VA 23327		W	CheckCreditOrLineOfCredit				
							0.00
Account No. xxxxxx0810 Hfc - Usa/Beneficial Pob 1547 Chesapeake, VA 23327		w	Opened 2/01/99 Collection				0.00
Account No. xxxxxx1815			Opened 6/10/99	_	+		0.00
HFC Household Beneficial 961 Weigel Drive Elmhurst, IL 60126	-	W	CheckCreditOrLineOfCredit				0.00
Account No. xxx0459	\vdash		Opened 6/18/03 Last Active 11/13/04	+	+	+	0.00
Household Mortgage Services Po Box 9068 Brandon, FL 33509		Н	ConventionalRealEstateMortgage				0.00
							0.00
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sul of this			0.00

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In re	Richard E Wiegman,	Ca	ase No.
	Gail L Wiegman		

CDEDITORIG NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	!	ONFINGEN	UNL QULDAH	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0005			Opened 9/01/05 Last Active 11/17/07		- 1	T E D		
HSBC Po Box 5253 Carol Stream, IL 60197		W	CreditCard			ט		480.00
Account No. xxxxxxxxxxxx5347	1		Opened 4/29/93 Last Active 1/01/00			\dashv		
Intellepath 101 Crossways Park Dr Woodbury, NY 11797		J	CreditCard					
								0.00
Account No. xxxxxxxx1509 Montgomery Ward / MBGA/GE Money Bank Po Box 103106 Roswell, GA 30076		w	Opened 9/01/92 Last Active 6/18/99 ChargeAccount					0.00
Account No. xxxxxx9522			Opened 10/22/91 Last Active 3/01/01					
Norstates Bank 1601 N Lewis Ave Waukegan, IL 60085	-	Н	ConventionalRealEstateMortgage					0.00
Account No. xxxxx1120	\vdash	_	Opened 11/01/81 Last Active 6/01/07		\dashv	-		0.00
Peoples Gas 130 E. Randolph Drive Chicago, IL 60601	-	Н	Other					
								446.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tot	Su al of thi				926.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Wiegman,	Case No.	
	Gail L Wiegman		

GD DD TO DIG 11.1.5	С	Hu	sband, Wife, Joint, or Community	10	o Ti	JI	σT	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 1 1 1 1 1				AMOUNT OF CLAIM
Account No. xxxx3011			Opened 11/01/98 Last Active 10/01/03	7	- 18	Г Б	ſ	
Untd Air Ecu Pob 66945 Chicago, IL 60666		Н	Automobile					0.00
Account No. xxxxxxxx0200	-		Opened 1/01/95 Last Active 8/26/02	+	+	+	+	
Us Bank 205 W 4th St Cincinnati, OH 45202		W	CreditCard					
					1	1	_	0.00
Account No. xxxxxxxxx9544 Washington Mutual Mortgage Attn: Collections Corp Po Box 44118 Jacksonville, FL 32231		J	Opened 12/10/04 Last Active 12/22/06 ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxx9961			Opened 4/26/01 Last Active 5/01/03		$^{+}$	$^{+}$	+	
Washington Mutual Mortgage Attn: Collections Corp Po Box 44118 Jacksonville, FL 32231		J	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxxxx9714			Opened 7/13/99 Last Active 8/01/02	\dashv	+	+	+	
Wells Fargo Financial 4143 121st St Urbandale, IA 50323		J	ChargeAccount					0.00
					\perp		+	
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sul of this)	0.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Richard E Wiegman,	C	ase No
	Gail L Wiegman		

	٠.			1 -		-	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		l U	ΙP	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9976			Opened 11/19/99 Last Active 2/18/02	Т	T		
Wffinancial 5101 Washington St Gurnee, IL 60031		J	NoteLoan		D		1,365.00
Account No. xxxxxxxxxxxx3863	┢	H	Opened 6/23/95 Last Active 8/01/02	+	\vdash	┢	
Wfnnb/Lerner Po Box 182125 Columbus, OH 43218		w	ChargeAccount				
							0.00
Account No. Account No.							
Account No.							
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			1,365.00
			(Report on Summary of So	Т	ota	ıl	15,050.37

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B6G (Official Form 6G) (12/07)

In re	Richard E Wiegman,	Case No.
	Gail I Wiegman	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-15773 Doc 1 Filed 06/19/08 Entered 06/19/08 16:32:20 Desc Main Document Page 27 of 49

B6H (Official Form 6H) (12/07)

In re	Richard E Wiegman,	Case No.
	Gail L Wiegman	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Richard E Wiegman Gail L Wiegman		Casa No	
III IE	Gail E Wiegilian	Debtor(s)	Case No.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O				
Debtor's Maritar Status.	RELATIONSHIP(S):	AGE(
Married	None.		(-).		
Employment:	DEBTOR		SPOUSE		
Occupation	Ramp Service	Clerk			
Name of Employer	United Airlines	Butera Mar	ket		
How long employed	37+ years	4+ years			
Address of Employer	P.O. Box 66100	1500 E. Gr			
NICOME (Full control for a	Chicago, IL 60666-0100	Lindenhurs			CDOLICE
	rage or projected monthly income at time case filed)	,	DEBTOR	\$	SPOUSE 2,165.00
	ary, and commissions (Prorate if not paid monthly)		\$ 3,727.00	· -	
2. Estimate monthly overtim	e e		\$0.00	\$ <u>_</u>	0.00
3. SUBTOTAL		3	\$3,727.00	\$_	2,165.00
4. LESS PAYROLL DEDUC	TIONS	_			
a. Payroll taxes and so		9	\$ 703.00	\$	365.00
b. Insurance	olar security		\$ 177.00	\$ —	0.00
c. Union dues		(\$ 0.00	<u> </u>	0.00
d. Other (Specify)	See Detailed Income Attachment	(\$ 373.00	\$ -	0.00
u. Other (Specify)	Odd Datalled Wiceling / Madrillion		Ψ <u> </u>	Ψ_	0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	9	\$1,253.00	\$_	365.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	5	\$2,474.00	\$_	1,800.00
7. Regular income from open	ration of business or profession or farm (Attach detailed state	ement)	\$ 0.00	\$	0.00
8. Income from real property	<i>'</i>	9	\$	\$	0.00
9. Interest and dividends		9	\$	\$	0.00
	r support payments payable to the debtor for the debtor's use	or that of			
dependents listed above		S	\$ 0.00	\$	0.00
11. Social security or govern	nment assistance	,	n 0.00	Φ.	0.00
(Specify):		<u> </u>	\$ 0.00	\$_	0.00
			\$ 0.00	\$ <u></u>	0.00
12. Pension or retirement in	come		\$ 0.00	\$ <u> </u>	0.00
13. Other monthly income			÷ 0.00	_	0.00
(Specify):		<u> </u>	\$ 0.00	\$ <u></u>	0.00
			\$0.00	\$ <u> </u>	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	\$_	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	5	\$2,474.00	\$_	1,800.00
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	4,274	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

To calculate Schedule I, I took the last two months of paystubs for both H and W, and averaged out the income received and deductions coming out of those paystubs.

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B6I (Official Form 6I) (12/07)

	Richard E Wiegman			
In re	Gail L Wiegman		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

Other Payroll Deductions:

IAM 141 Dues (union dues)	\$ 45.00	\$ 0.00
AMG Ltd (long term disability)	\$ 20.00	\$ 0.00
CIP Plan (cancer protection)	\$ 26.00	\$ 0.00
MNPL (union lobby)	\$ 12.00	\$ 0.00
401K (loan repayment - 94 bi-weekly payments left	\$ 92.00	\$ 0.00
401K2 (loan repayment - 57 bi-weekly payments left	\$ 178.00	\$ 0.00
Total Other Payroll Deductions	\$ 373.00	\$ 0.00

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B6J (Official Form 6J) (12/07)

	Richard E Wiegman			
In re	Gail L Wiegman		Case No.	
		Debtor(s)		

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	Ž2C.	2
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,046.00
a. Are real estate taxes included? Yes X No No No		
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	22.00
c. Telephone	\$	65.00
d. Other See Detailed Expense Attachment	\$	184.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	35.00
8. Transportation (not including car payments)	\$	325.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	70.00
c. Health	\$	0.00
d. Auto	\$	138.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	3,025.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,274.00
b. Average monthly expenses from Line 18 above	\$	3,025.00
c. Monthly net income (a. minus b.)	\$	1,249.00

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B6J (Official Form 6J) (12/07)
Richard E Wiegman

In re Gail L Wiegman Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Auto Repairs/Maintenance

Misc. Drug Store Sundries

Total Other Expenditures

Internet	\$ 89.00
Cable	\$ 95.00
Total Other Utility Expenditures	\$ 184.00
Other Expenditures:	
Personal Grooming/Haircuts	\$ 75.00

50.00

75.00

200.00

\$

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Wiegman Gail L Wiegman		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1 1 1	f perjury that I have read the foregoing summary and schedules, consisting of true and correct to the best of my knowledge, information, and belief.			
Date	June 19, 2008	Signature	/s/ Richard E Wiegman Richard E Wiegman Debtor		
Date	June 19, 2008	Signature	/s/ Gail L Wiegman Gail L Wiegman Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Richard E Wiegman			
In re	Gail L Wiegman		Case No.	
	-	Debtor(s)	Chapter	13
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$66,095.00	SOURCE 2005 Employment Income - per IRS tax transcript (wages, salaries, tips, etc.)
\$65,062.00	2006 Employment Income - per IRS tax transcript (wages, salaries, tips, etc.)
\$66,410.00	2007 Employment Income - per IRS filed 1040 (wages, salaries, tips, etc.)
\$31,008.00	2008 Employment Income - per Debtors' (H & W) pay stubs (1/1/08 - 5/30/08)

2. Income other than from employment or operation of business

N	one	
Г	٦	

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$12,233.00	SOURCE 2005 Non-Employment Income (Capital Gains / Dividend Income / State & Local Tax Refund / Taxable Interest Income) per IRS tax transcript
\$-1,113.00	2006 Non-Employment Income (Capital Losses / Dividend Income / Taxable Interest Income) per IRS tax transcript
\$286.00	2007 Non-Employment Income (Taxable Interest / Taxable Refunds) per IRS filed Form 1040

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Wells Fargo Bank, N.A. vs Richard E. Wiegman; Gail L. Wiegman: Unknown Owners and Non-Record Claimants 07-CH-3531

NATURE OF PROCEEDING Judgment for Foreclosure and Sale

In the Circuit Court for the 19th Judicial Circuit Lake County -- Waukegan, Illinois

COURT OR AGENCY

AND LOCATION

STATUS OR DISPOSITION

Judgment in favor of Plaintiff Sale date of August 6, 2008

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S. Wacker Dr. Suite 5150 Chicago, IL 60606

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$3500 -- Attorneys' fees (\$1000 paid pre-petition, \$2500 paid in

plan)

\$150 -- Service fees in conjunction with the due diligence fee (detailed below)

Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 2008

\$234 - Due Diligence Package (three source credit report w/current credit score, credit clean-up service, debtor education/credit counseling classes. lien searches. comparative market analysis, two vehicle appraisals, four years of prior tax transcripts, and other documentation and services)

10. Other transfers

None

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY State Bank of the Lakes 2031 Grand Ave Lindenhurst, IL 60046 NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Debtors only

DESCRIPTION OF CONTENTS Misc documents DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY LOCATION OF PROPERTY

NAME AND ADDRESS OF OWNER 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and,

if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 19, 2008	Signature	/s/ Richard E Wiegman	
			Richard E Wiegman Debtor	
Date	June 19, 2008	Signature	/s/ Gail L Wiegman	
		-	Gail L Wiegman Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court

United States Bankrupicy Court	
Northern District of Illinois	

In re	Richard E Wiegman Gail L Wiegman			Case No.		
111 10			Debtor(s)	Chapter	13	
	DISCLOSURE O	F COMPENS	ATION OF ATTO	RNEY FOR DI	EBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to	_			3,500.00	
	Prior to the filing of this statement	I have received		\$	1,000.00	
	Balance Due			\$	2,500.00	
2. T	The source of the compensation paid to	me was:				
	Debtor		Other (specify):			
3. T	The source of compensation to be paid t	o me is:				
	Debtor		Other (specify):			
4. I	I have not agreed to share the ab	ove-disclosed comp	pensation with any other pe	erson unless they are	members and associates of my law	
[☐ I have agreed to share the above A copy of the agreement, together w				nbers or associates of my law firm. attached.	
a b c	n return for the above-disclosed fee, I h . Analysis of the debtor's financial situ b. Preparation and filing of any petition c. Representation of the debtor at the n l. [Other provisions as needed] In Chapter 13 cases, the Mo	nation, and rendering, schedules, statemneeting of creditors	ng advice to the debtor in do ent of affairs and plan which and confirmation hearing,	etermining whether t ch may be required; and any adjourned he	o file a petition in bankruptcy; earings thereof;	
6. E	By agreement with the debtor(s), the ab Representation in any adver			ng service:		
		(CERTIFICATION			
	certify that the foregoing is a complete ankruptcy proceeding.	statement of any a	greement or arrangement fo	or payment to me for	representation of the debtor(s) in	
Dated	: June 19, 2008		/s/ Matthew W. Ki			
			Matthew W. Kiver			
			Legal Helpers, PC Sears Tower	j		
			233 S. Wacker St	uite 5150		
			Chicago, IL 60606	6		
			(312) 467-0004	Fax: (312) 467-183	2	

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ __3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:		
Signed:		
/s/ Richard E Wiegman	/s/ Matthew W. Kiverts	
Richard E Wiegman	Matthew W. Kiverts #6284437	
	Attorney for Debtor(s)	
/s/ Gail L Wiegman		
Gail L Wiegman		
Debtor(s)		
Do not sign if the fee amount at top of		
this page is blank.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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B 201 (04/09/06)

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Thereby certify that I derivered to the debtor this notice required by § 542(b) of the Bankruptcy Code.					
Matthew W. Kiverts #6284437	X /s/ Matthew W. Kiverts	June 19, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
Sears Tower					
233 S. Wacker Suite 5150					
Chicago, IL 60606 (312) 467-0004					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Richard E Wiegman					
Gail L Wiegman	X /s/ Richard E Wiegman	June 19, 2008			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Gail L Wiegman	June 19, 2008			
	Signature of Joint Debtor (if any)	Date			

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United States Bankruptcy Court Northern District of Illinois

	Richard E Wiegman		<i>a</i>			
In re	Gail L Wiegman	Debtor(s)	Case No. Chapter	13		
	VI	ERIFICATION OF CREDITOR M	IATRIX			
		Number of	Creditors:	32		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best (our) knowledge.					
Date:	June 19, 2008	/s/ Richard E Wiegman Richard E Wiegman Signature of Debtor				
Date:	June 19, 2008	/s/ Gail L Wiegman Gail L Wiegman Signature of Debtor				

Richard E Wieg Ra 08-15773 Doc 1 Gail L Wiegman 2207 Lakeshore Lindenhurst, IL 60046

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Po Box 5253 Carol Stream, IL 60197

Matthew W. Kiverts Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Chase Chase CC Srvs/Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Intellepath 101 Crossways Park Dr Woodbury, NY 11797

Alliant Credit Union 11545 W Touhy Ave Chicago, IL 60666

Chase 201 N Central Ave Floor 11 Phoenix, AZ 85004

Montgomery Ward / MBGA/GE MoB Po Box 103106 Roswell, GA 30076

American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025

Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153

Norstates Bank 1601 N Lewis Ave Waukegan, IL 60085

Amsher Collection Serv 1816 3rd Ave N Birmingham, AL 35203

Conseco Finance Po Box 6154 Rapid City, SD 57709 Peoples Gas 130 E. Randolph Drive Chicago, IL 60601

Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126

Elan Financial Service Po Box 790084 Saint Louis, MO 63179

Untd Air Ecu Pob 66945 Chicago, IL 60666

BP Oil / Citibank Attn: Bankruptcy Po Box 20363 Kansas City, MO 64195 GEMB / JC Penny Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza Building 300 Alpharetta, GA 30005

Us Bank 205 W 4th St Cincinnati, OH 45202

Brian P. Danielewicz, D.D.S., Ltd. 424 Lake St. Antioch, IL 60002

Hfc - Usa/Beneficial Pob 1547 Chesapeake, VA 23327 Washington Mutual Mortgage Attn: Collections Corp Po Box 44118 Jacksonville, FL 32231

Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532

HFC Household Beneficial 961 Weigel Drive Elmhurst, IL 60126

Wells Fargo Financial 4143 121st St Urbandale, IA 50323

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Household Mortgage Services Po Box 9068 Brandon, FL 33509

Wells Fargo Hm Mortgag 7495 New Horizon Way Frederick, MD 21703

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Wfnnb/Lerner Po Box 182125 Columbus, OH 43218